

KML Law Group, P.C.
By: Denise Carlon Esquire
Market Street, Suite 5000
Philadelphia, PA 19106
201-549-2363
Attorneys for Secured Creditor: M&T Bank

In Re:
Steven D. Owens Sr.
Debtor

Case No: 19-27238 ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

CERTIFICATION OF SERVICE

1. I, Thomas Diruscio:

- Represent the _____ in the above-captioned matter.
 am the secretary/paralegal for Denise Carlon, who represents the Secured Creditor in the above captioned matter.
 am the _____ in the above case and am representing myself.

2. On 10/20/2021, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

- Notice of Debtor's Request for Forbearance
- Certificate of Service

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: 10/20/2021

/S/Thomas Diruscio

Name and Address of Party Served	Relation of Party to the Case	Mode of Service
Steven D. Owens Sr. 31 Lawrence Road Bridgeton, NJ 08302	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court *)
Victor Druziako Law Office of Victor Druziako, PC 1882 W Landis Avenue Vineland, NJ 08360	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court *)
Isabel C. Balboa Esq. Chapter 13 Standing Trustee Cherry Tree Corporate Center - 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court *)